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Jeffrey L. Cunningham
President & CEO

2005 SEP 26 AM 10 12

September 12, 2005

Mr. Johns F. Carter
FDIC
San Francisco Regional Office
25 Jessie Street at Ecker Square
Suite 2300
San Francisco, CA 94105

RE: WAL-MART BANKING

Dear Mr. Carter:

This letter is to express my displeasure in allowing Wal-Mart Bank to become a reality. As you are aware, mixing banking and commerce is a poor policy that could jeopardize the impartial allocation of credit and create conflicts of interest.

With the strong history of de-stabilizing communities, to allow banking to become a sector of the Wal-Mart business could drive out community banks. This could represent a dangerous and unprecedented concentration of economic power that affects all communities. Many small community businesses have met their demise because of this corporate conglomerate..

Please consider the impact Wal-Mart banking could have on the future of our small cities and communities.

Sincerely,

Jeffrey L. Cunningham
President & CEO

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